

PATENT

**RESPONSE UNDER 37 C.F.R. 1.116 – EXPEDITED PROCEDURE
EXAMINING GROUP 2617**

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant(s): Hyypa et al.
Appl. No.: 10/085,937
Filed: February 28, 2002
Title: ELECTRONIC TRANSACTIONS

Confirmation No.: 4374
Art Unit: 2617
Examiner: Doan, Phuoc Huu

Docket No.: 042933 / 302191
Customer No.: 00826

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Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

**REPLY AFTER FINAL ACTION
PURSUANT TO 37 C.F.R. §§ 1.113 and 1.116**

In response to the Office Action dated **September 5, 2007**, please amend the above-identified application as follows and enter the following remarks:

Remarks in Response to the Office Action begin on page **2** of this paper.